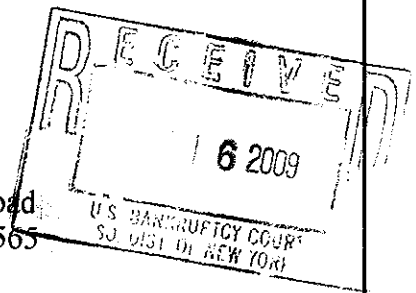


November 7, 2009

Jeffery M. Peek
Chairman & Chief Executive Officer
CIT Group, Inc
505 Fifth Avenue
New York, NY 10017

W. J. Leininger
109 North Church Road
Wernersville, PA 19565



Dear Mr. Peek:

The purpose of this letter is to personally notify you that I expect you and your company to honor your commitment to me relative to the \$100,000 of 6.25% Notes due December 15, 2009 (CUSIP 12557WSJ1). These are being held on my behalf in my Schwab IRA account. Specifically, I expect that I will receive the principal and interest due on December 15, 2009.

In my world, when you borrow money you pay it back!

In my world, you are not bankrupt if your assets exceed your liabilities by \$5 billion!

In my world, if you are having short-term difficulties you talk with your lender! You don't send them a 200-page document describing how you have decided not to pay your debt!

\$100,000 may not be significant to you personally or to your company. In my world, it is!

If you have any questions, I can be reached at 484 332-7968. Please respond as soon as possible so that I can make my plans accordingly.

Sincerely,



Wilmer Jay Leininger

Cc: Judge Allan Gropper
U.S. Bankruptcy Court for the Southern District of New York
One Bowling Green
New York, NY 10004-1408